

Information to identify the case:

Debtor 1	Robin M. Duttry	Social Security number or ITIN	xxx-xx-4772
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70376-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robin M. Duttry

12/11/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robin M. Duttry
 Debtor

Case No. 19-70376-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db +Robin M. Duttry, 801 E Drake Road, Apt. 100, Fort Collins, CO 80525-4613
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15073922 Apex Asset Management, LLC, P.O. Box 5407, Lancaster, PA 17606-5407
 15073924 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 15073925 +Central PA Asthma & Allergy Care, 800 South Logan Blvd, Suite 3200, Hollidaysburg, PA 16648-3050
 15073926 +Citibank, N.A., 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
 15073927 +DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447
 15073929 +Fed Loan Serv, P.O. Box 60610, Harrisburg, PA 17106-0610
 15073932 +PAM, LLC - PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153
 15073933 Penn Highlands DuBois, P.O. Box 447, Du Bois, PA 15801-0447
 15073935 +Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
 15073936 Penn Highlands Medical Group, 100 Hospital Avenue, Du Bois, PA 15801-1440
 15073937 Penn Highlands Physician Network, 1605 N. Cedra Blvd, Suite 110B, Allentown, PA 18104-2351
 15073938 +Penn Highlands Physician Network, P.O. Box 16157, Rocky River, OH 44116-0157
 15073945 +United Collection Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310
 15073947 +Wintrust Mortgage, 9700 W. Higgins Road, Suite 300, Rosemont, IL 60018-4736

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 12 2019 03:20:19 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Dec 12 2019 07:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15073923 EDI: CAPITALONE.COM Dec 12 2019 07:43:00 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 15073946 E-mail/PDF: DellBKNotifications@resurgent.com Dec 12 2019 03:12:01 WebBank/DFS, 1 Dell Way, Round Rock, TX 78682
 15073928 E-mail/Text: bknotice@ercbpo.com Dec 12 2019 03:20:51 ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
 15073930 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 12 2019 03:12:43 Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
 15073931 +EDI: MID8.COM Dec 12 2019 07:43:00 Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 15073939 EDI: PRA.COM Dec 12 2019 07:43:00 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
 15073940 +EDI: SEARS.COM Dec 12 2019 07:43:00 Sears Credit Cards, P.O. Box 6283, Sioux Falls, SD 57117-6283
 15074610 +EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15073941 +EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
 15073942 +EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank/JC Penny, P.O. Box 965064, Orlando, FL 32896-5064
 15073943 +EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank/Old Navy, Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 15073944 EDI: TFSR.COM Dec 12 2019 07:43:00 Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15073934* +Penn Highlands DuBois, P.O. Box 447, Du Bois, PA 15801-0447

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: lfin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Dec 11, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Robin M. Duttry thedebterasers@aol.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com,
PA73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com, PA73@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5